AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing a purchase transaction incentive using a financial product having an identification code that may be scanned at a point-of-sale terminal, the method comprising:

tracking a purchase transaction by a first consumer based on identification data obtained from scanning of the identification code on the financial product;

receiving data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database;

determining whether the first consumer corresponds to a geographic zone that is associated with the purchase transaction incentive; and[[;]]

providing, when it is determined that the first consumer corresponds to the geographic zone, the purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the first consumer to make a future purchase, wherein providing the purchase transaction incentive further includes:

determining attributes of a first group of consumers in a market population of consumers who have purchased an item, wherein the market population of consumers is based on the stored transaction data;

determining attributes of a second group of consumers in the market population of consumers who have not purchased the item;

determining differences between the first group of consumers and the

second group of consumers to identify attributes of consumers exhibiting a

particular buying behavior; and

providing the purchase transaction incentive to the first consumer based

on the first consumer being associated with the identified attributes.

2. (Previously Presented) The method of claim 1, wherein the transaction data

received from tracking the purchase transaction identifies at least one of the items

purchased, a merchant associated with the purchase, or the time the first consumer

made the purchase.

3. (Previously Presented) The method of claim 1, wherein the identification code

identifies the first consumer.

4. (Previously Presented) The method of claim 1, wherein receiving the

transaction data and the identification data further includes:

associating the transaction data with the identification data for he purchase

transaction; and

storing the transaction data and the identification data in the transaction

database based on the association between the transaction data and the identification

data.

5. (Currently Amended) The method of claim 1, wherein providing the purchase transaction incentive further includes:

selecting a subset of the stored transaction data based on predetermined market criteria describing [[a]] the market population of consumers;

associating the selected subset of the stored transaction data with the first consumer based on the stored identification data; and

providing the purchase transaction incentive to the first consumer based on the first consumer being associated with the selected subset of the stored transaction data.

6. (Previously Presented) The method of claim 5, wherein the predetermined market criteria corresponds to selected transaction data stored in the transaction database.

7. (Canceled)

8. (Currently Amended) The method of claim [[7]] 1, wherein the attributes of the first and second group of consumers are included in the stored transaction data.

9. (Currently Amended) The method of claim [[7]] 1, wherein providing a purchase transaction incentive further includes:

providing incentives to consumers in the second group of consumers.

10. (Original) The method of claim 5, wherein providing the purchase transaction incentive further includes:

selecting a marketing channel for providing the purchase transaction incentive to the market population of consumers; and

evaluating a success of the purchase transaction incentive, as provided through the marketing channel, based on the stored transaction data.

11. (Previously Presented) The method of claim 10, wherein evaluating the success of the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the first consumer purchased the item associated with the purchase transaction incentive; and

evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

12. (Original) The method of claim 10, wherein providing the purchase transaction incentive further includes:

selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

13. (Original) The method of claim 12, wherein providing the purchase transaction incentive further includes:

providing the purchase transaction incentive using the highest ranked marketing channel.

14. (Original) The method of claim 5, wherein providing the purchase transaction incentive further includes:

providing a plurality of purchase transaction incentives to the market population of consumers; and

ranking each purchase transaction incentive based on the success of the purchase transaction incentive.

15. (Previously Presented) The method of claim 14, wherein ranking the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the first consumer purchased the item associated with the purchase transaction incentive; and

ranking the purchase transaction incentive based on the determined purchases of the item.

16. (Previously Presented) The method of claim 14, wherein providing the purchase transaction incentive further includes:

providing to the first consumer the highest ranked purchase transaction incentive.

17. (Previously Presented) The method of claim 1, wherein the transaction is at least one of a credit card transaction, a cash tender transaction, or a check tender transaction.

18. (Original) The method of claim 17, wherein the transaction is a credit card transaction using a credit card other than the credit card with the identification code.

19. (Original) The method of claim 1, wherein the purchase transaction incentive comprises a discount for an offered item.

20. (Original) The method of claim 1, wherein providing the purchase transaction incentive further includes:

associating the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

21. (Original) The method of claim 20, wherein providing a purchase transaction incentive further includes:

issuing to at least one particular consumer reward points that may be used in a rewards point redemption program.

22. (Original) The method of claim 20, wherein providing a purchase transaction incentive further includes:

providing to at least one particular consumer credit enhanced shopping opportunities.

23. (Previously Presented) The method of claim 20, wherein providing a purchase transaction incentive further includes:

providing to the first consumer an advertisement to purchase an item.

24. (Original) The method of claim 20, further including:

using the identification code to facilitate a return of a purchased item to a merchant.

25. (Previously Presented) The method of clam 1, wherein the identification code identifies the first consumer as belonging to a predefined group of consumers that may receive discounts when transacting with a participating retailer.

26. (Previously Presented) The method of claim 1, wherein tracking a purchase transaction by a consumer further includes:

determining whether the first consumer is eligible for an instant purchase transaction incentive.

27. (Original) The method of claim 26, wherein providing a purchase transaction incentive further includes:

providing an instant purchase transaction incentive at the point-of-sale terminal.

28. (Original) The method of claim 27, wherein the instant purchase transaction incentive comprises an instant coupon.

29. (Original) The method of claim 27, wherein the instant purchase transaction incentive comprises a percentage discount.

30. (Original) The method of claim 27, wherein the instant purchase transaction incentive comprises a rebate.

31. (Previously Presented) The method of claim 1, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, or a magnetic code.

32. (Previously Presented) The method of claim 1, wherein the transaction data describes an item purchased by the first consumer.

33. (Previously Presented) The method of claim 1, wherein the transaction data describes when the first consumer purchased an item.

34. (Previously Presented) The method of claim 1, wherein the transaction data describes where the first consumer purchased an item.

35. (Previously Presented) The method of claim 1, wherein the transaction data describes a method of payment with which the first consumer purchased an item.

36. (Currently Amended) An apparatus for providing a purchase transaction incentive using a financial product having an identification code that may be scanned at a point-of-sale terminal, the apparatus comprising:

means for tracking a purchase transaction by a first consumer based on identification data obtained from scanning of the identification code on the financial product;

means for receiving data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database;

means for determining whether the first consumer corresponds to a geographic zone that is associated with the purchase transaction incentive; and

means for providing, when it is determined that the first consumer corresponds to the geographic zone, a the purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the first consumer to make a future purchase, wherein the means for providing the purchase transaction incentive further comprises:

means for determining attributes of a first group of consumers in a market population of consumers who have purchased an item, wherein the market population of consumers is based on the stored transaction data;

means for determining attributes of a second group of consumers in the market population of consumers who have not purchased the item;

means for determining differences between the first group of consumers and the second group of consumers to identify attributes of consumers exhibiting a particular buying behavior; and

means for providing the purchase transaction incentive to the first consumer based on the first consumer being associated with the identified attributes.

37. (Previously Presented) The apparatus of claim 36, wherein the transaction data received from tracking the purchase transaction identifies at least one of the item purchased, a merchant associated with the purchase, or the time the first consumer made the purchase.

38. (Previously Presented) The apparatus of claim 36, wherein the identification code identifies a the first consumer.

39. (Previously Presented) The apparatus of claim 36, wherein the means for receiving the transaction data and the identification data further comprises:

means for associating the transaction data with the identification data for ~~that~~ the

purchase transaction; and

means for storing the transaction data and the identification data in the

transaction database based on the association between the transaction data and the

identification data.

40. (Currently Amended) The apparatus of claim 36, wherein the means for

providing the purchase transaction incentive further comprises:

means for selecting a subset of the stored transaction data based on

predetermined market criteria describing [[a]] the market population of consumers~~;~~

means for associating the selected subset of the stored transaction data with the

first consumer based on the stored identification data; and

means for providing the purchase transaction incentive to the first consumer

based on the first consumer being associated with the selected subset of the stored

transaction data.

41. (Previously Presented) The apparatus of claim 40, wherein the

predetermined market criteria corresponds to selected transaction data stored in the

transaction database.

42. (Canceled)

43. (Currently Amended) The apparatus of claim [[42]] 36, wherein the attributes of the first and second group of consumers are included in the stored transaction data.

44. (Currently Amended) The apparatus of claim [[42]] 36, wherein the means for providing a purchase transaction incentive further comprises:

means for providing incentives to consumers in the second group of consumers.

45. (Original) The apparatus of claim 40, wherein the means for providing the purchase transaction incentive further comprises:

means for selecting a marketing channel for providing the purchase transaction incentive to the market population of consumers; and

means for evaluating a success of the purchase transaction incentive, as provided through the marketing channel, based on the stored transaction data.

46. (Previously Presented) The apparatus of claim 45, wherein the means for evaluating the success of the purchase transaction incentive further comprises:

means for associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

means for analyzing the associated transaction data to determine whether the first consumer purchased the item associated with the purchase transaction incentive; and

means for evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

47. (Original) The apparatus of claim 45, wherein the means for providing the purchase transaction incentive further comprises:

means for selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

means for ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

48. (Original) The apparatus of claim 47, wherein the means for providing the purchase transaction incentive further comprises:

means for providing the purchase transaction incentive using the highest ranked marketing channel.

49. (Original) The apparatus of claim 40, wherein the means for providing the purchase transaction incentive further comprises:

means for providing a plurality of purchase transaction incentives to the market population of consumers; and

means for ranking each purchase transaction incentive based on a success of the purchase transaction incentive.

50. (Previously Presented) The apparatus of claim 49, wherein the means for ranking the purchase transaction incentive further comprises:

means for associating stored transaction data with consumers who were

provided the purchase transaction incentive based on the identification data;

means for analyzing the associated transaction data to determine whether the

first consumer purchased the item associated with the purchase transaction incentive;

and

means for ranking the purchase transaction incentive based on the determined

purchases of the item.

51. (Previously Presented) The apparatus of claim 49, wherein the means for

providing the purchase transaction incentive further comprises:

means for providing to the first consumer the highest ranked purchase

transaction incentive.

52. (Previously Presented) The apparatus of claim 36, wherein the transaction

is at least one of a credit card transaction, a cash tender transaction, or a check tender

transaction.

53. (Original) The apparatus of claim 52, wherein the transaction is a credit card

transaction using a credit card other than the credit card with the identification code.

54. (Original) The apparatus of claim 36, wherein the purchase transaction

incentive comprises a discount for an offered item.

55. (Original) The apparatus of claim 36, wherein the means for providing the purchase transaction incentive further comprises:

means for associating the stored transaction data with at least one particular consumer based on the stored identification data; and

means for providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

56. (Original) The apparatus of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for issuing to the at least one particular consumer reward points that may be used in a rewards point redemption program.

57. (Original) The apparatus of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for providing to the at least one particular consumer credit enhanced shopping opportunities.

58. (Previously Presented) The apparatus of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for providing to the first consumer an advertisement to purchase an item.

59. (Original) The apparatus of claim 55, further comprising:

means for using the identification code to facilitate a return of a purchased item to a merchant.

60. (Previously Presented) The apparatus of clam 36, wherein the identification code identifies the first consumer as belonging to a predefined group of consumers that may receive discounts when transacting with a participating retailer.

61. (Previously Presented) The apparatus of claim 36, wherein the means for tracking a purchase transaction by a consumer further comprises:

means for determining whether the first consumer is eligible for an instant purchase transaction incentive.

62. (Original) The apparatus of claim 61, wherein providing a purchase transaction incentive further comprises:

means for providing an instant purchase transaction incentive at the point-of-sale terminal.

63. (Original) The apparatus of claim 62, wherein the instant purchase transaction incentive comprises an instant coupon.

64. (Original) The apparatus of claim 62, wherein the instant purchase transaction incentive comprises a percentage discount.

65. (Original) The apparatus of claim 62, wherein the instant purchase transaction incentive comprises a rebate.

66. (Previously Presented) The apparatus of claim 36, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, or a magnetic code.

67. (Previously Presented) The apparatus of claim 36, wherein the transaction data describes an item purchased by the first consumer.

68. (Previously Presented) The apparatus of claim 36, wherein the transaction data describes when the first consumer purchased an item.

69. (Previously Presented) The apparatus of claim 36, wherein the transaction data describes where the first consumer purchased an item.

70. (Previously Presented) The apparatus of claim 36, wherein the transaction data describes a method of payment with which the first consumer purchased an item.

71. (Currently Amended) A computer for providing a purchase transaction incentive using a financial product having an identification code that may be scanned at a point-of-sale terminal, the computer comprising:

a memory having programming instructions; and

a processor, responsive to the programming instructions, configured to:

track a purchase transaction by a first consumer based on identification data obtained from scanning of the identification code on the financial product;

receive data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database;

determine whether the first consumer corresponds to a geographic zone that is associated with the purchase transaction incentive and;

provide, when it is determined that the first consumer corresponds to the geographic zone, a the purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the first consumer to make a future purchase, wherein providing the purchase transaction incentive further includes:

determining attributes of a first group of consumers in a market population of consumers who have purchased an item, wherein the market population of consumers is based on the stored transaction data;

determining attributes of a second group of consumers in the market population of consumers who have not purchased the item;

determining differences between the first group of consumers and the second group of consumers to identify attributes of consumers exhibiting a desired buying behavior; and

providing the purchase transaction incentive to the first consumer based on the first consumer being associated with the identified attributes.

72. (Previously Presented) The computer of claim 71, wherein the transaction data received from tracking the purchase transaction identifies at least one of the item purchased, a merchant associated with the purchase, or the time the first consumer made the purchase.

73. (Previously Presented) The computer of claim 71, wherein the identification code identifies the first consumer.

74. (Previously Presented) The computer of claim 71, wherein receiving the transaction data and the identification data further includes:

associating the transaction data with the identification data for the purchase transaction; and

storing the transaction data and the identification data in the transaction database based on the association between the transaction data and the identification data.

75. (Currently Amended) The computer of claim 71, wherein providing the purchase transaction incentive further includes:

selecting a subset of the stored transaction data based on predetermined market criteria describing [[a]] the market population of consumers;

associating the selected subset of the stored transaction data with the first consumer based on the stored identification data; and

providing the purchase transaction incentive to the first consumer based on the

first consumer being associated with the selected subset of the stored transaction data.

76. (Previously Presented) The computer of claim 75, wherein the

predetermined market criteria corresponds to selected transaction data stored in the

transaction database.

77. (Canceled)

78. (Currently Amended) The computer of claim [[77]] 71, wherein the attributes

of the first and second group of consumers are included in the stored transaction data.

79. (Currently Amended) The computer of claim [[77]] 71, wherein providing a

purchase transaction incentive further includes:

providing incentives to consumers in the second group of consumers.

80. (Original) The computer of claim 75, wherein providing the purchase

transaction incentive further includes:

selecting a marketing channel for providing the purchase transaction incentive to

the market population of consumers; and

evaluating a success of the purchase transaction incentive, as provided through

the marketing channel, based on the stored transaction data.

81. (Previously Presented) The computer of claim 80, wherein evaluating the success of the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the first consumer purchased the item associated with the purchase transaction incentive; and

evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

82. (Original) The computer of claim 80, wherein providing the purchase transaction incentive further includes:

selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

83. (Original) The computer of claim 82, wherein providing the purchase transaction incentive further includes:

providing the purchase transaction incentive using the highest ranked marketing channel.

84. (Original) The computer of claim 75, wherein providing the purchase transaction incentive further includes:

providing a plurality of purchase transaction incentives to the market population of consumers; and

ranking each purchase transaction incentive based on a success of the purchase transaction incentive.

85. (Previously Presented) The computer of claim 84, wherein ranking the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the first consumer purchased the item associated with the purchase transaction incentive; and

ranking the purchase transaction incentive based on the determined purchases of the item.

86. (Previously Presented) The computer of claim 84, wherein providing the purchase transaction incentive further includes:

providing to the first consumer the highest ranked purchase transaction incentive.

87. (Previously Presented) The computer of claim 71, wherein the transaction is at least one of a credit card transaction, a cash tender transaction, or a check tender transaction.

88. (Original) The computer of claim 87, wherein the transaction is a credit card transaction using a credit card other than the credit card with the identification code.

89. (Original) The computer of claim 71, wherein the purchase transaction incentive comprises a discount for an offered item.

90. (Original) The computer of claim 71, wherein providing the purchase transaction incentive further includes:

associating the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

91. (Original) The computer of claim 90, wherein providing a purchase transaction incentive further includes:

issuing to the at least one particular consumer reward points that may be used in a rewards point redemption program.

92. (Original) The computer of claim 90, wherein providing a purchase transaction incentive further includes:

providing to the at least one particular consumer credit enhanced shopping opportunities.

93. (Previously Presented) The computer of claim 90, wherein providing a purchase transaction incentive further includes:

means for providing to the first consumer an advertisement to purchase an item.

94. (Original) The computer of claim 90, wherein the processor is further configured to:

use the identification code to facilitate a return of a purchased item to a merchant.

95. (Previously Presented) The computer of clam 71, wherein the identification code identifies the first consumer as belonging to a predefined group of consumers that may receive discounts when transacting with a participating retailer.

96. (Previously Presented) The computer of claim 71, wherein tracking a purchase transaction by a consumer further includes:

determining whether the first consumer is eligible for an instant purchase transaction incentive.

97. (Original) The computer of claim 96, wherein providing a purchase transaction incentive further includes:

providing an instant purchase transaction incentive at the point-of-sale terminal.

98. (Original) The computer of claim 97, wherein the instant purchase transaction incentive comprises an instant coupon.

99. (Original) The computer of claim 97, wherein the instant purchase transaction incentive comprises a percentage discount.

100. (Original) The computer of claim 97, wherein the instant purchase transaction incentive comprises a rebate.

101. (Previously Presented) The computer of claim 71, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, or a magnetic code.

102. (Previously Presented) The computer of claim 71, wherein the transaction data describes an item purchased by the first consumer.

103. (Previously Presented) The computer of claim 71, wherein the transaction data describes when the first consumer purchased an item.

104. (Previously Presented) The computer of claim 71, wherein the transaction data describes where the first consumer purchased an item.

105. (Previously Presented) The computer of claim 71, wherein the transaction data describes a method of payment with which the first consumer purchased an item.

106. (Previously Presented) The method of claim 1, wherein providing a purchase transaction incentive further includes:

providing a coupon with a monthly credit card statement.

107. (Previously Presented) The method of claim 1, wherein providing a purchase transaction incentive further includes:

inserting the purchase transaction incentive into a credit card statement.

108. (Previously Presented) The system of claim 35, wherein providing a purchase transaction incentive further includes:

means for providing a coupon with a monthly credit card statement.

109. (Previously Presented) The system of claim 1, wherein providing a purchase transaction incentive further includes:

means for inserting the purchase transaction incentive into a credit card statement.

110. (Previously Presented) The computer of claim 71, wherein providing a purchase transaction incentive further includes:

providing a coupon with a monthly credit card statement.

111. (Previously Presented) The computer of claim 1, wherein providing a purchase transaction incentive further includes:

inserting the purchase transaction incentive into a credit card statement.

112. (New) A method for providing a purchase transaction incentive using a financial product having an identification code that may be scanned at a point-of-sale terminal, the method comprising:

tracking a purchase transaction by a first consumer based on identification data obtained from scanning of the identification code on the financial product;

receiving data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database; and

providing the purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the first consumer to make a future purchase, wherein providing the purchase transaction incentive further includes:

determining attributes of a first group of consumers in a market population of consumers who have purchased an item, wherein the market population of consumers is based on the stored transaction data;

determining attributes of a second group of consumers in the market population of consumers who have not purchased the item;

determining differences between the first group of consumers and the

second group of consumers to identify attributes of consumers exhibiting a

particular buying behavior; and

providing the purchase transaction incentive to the first consumer based

on the first consumer being associated with the identified attributes.